

CONSUMER HIGHLIGHTS

OCTOBER 1999

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HOW TO SPOT A CON ARTIST

The clever con artist is a good actor who disarms his victims with an affable 'nice guy' approach. But behind this friendly exterior is a shrewd psychologist who can isolate potential victims and break down their resistance to his proposals.

The typical con artist is amoral-but seldom violent, and mobile, with an excellent sense of timing. He sincerely believes his victims deserve their fate. And, if caught, he probably will strike again later. Con artists are seldom rehabilitated.

The Victim

Anyone can be a victim-even a person who considers himself too intelligent or sophisticated to be 'conned.' During the 1920's, 'Yellow Kid' Weil routinely swindled bankers, saying "that's where the money is."

Many victims share certain characteristics. Often, but not always, they are older, female, and live alone. They are trusting of others-even strangers-and may need or desire supplemental income. Loneliness, willingness to help, and some sense of charity are characteristics a con artist will exploit to gain a victim's cooperation.

The con artist ultimately will exploit his victim's assets-including life insurance benefits, pensions or annuities, 'nest eggs,' home equity, or other tangible property. And he'll usually obtain the

willing cooperation of his victim to complete his scheme.

Key Words

A con artist is difficult to detect by looks alone. But you can often spot him by his words or expressions, including:

- home -
repair/improvement
- city inspector
- termites/pests

Some Rules

Always investigate before investing money or signing a contract.

Be suspicious about extraordinary promises of high or unusual monetary returns, or a 'bargain' no one else can match.

Don't discuss your personal finances or give cash to any strangers.

Don't be too embarrassed to report that you've been victimized or swindled.

Testify in court, if asked, to help stop this kind of crime.

Housing and Environment In Florida - Fall 1999
FOOD SAFETY SURFING FOR SENIORS

The Food and Drug Administrations Food Safety Initiatives Office has teamed up with the American Association of Retired Persons to sponsor a web site packed with information to help seniors prevent foodborne illness.

The web site address: <http://vm.cfsan.fda.gov/~dms/seniorsd.html>

As the web site says: "An ounce of prevention is worth a pound of cure. "

In this case, prevention comes with knowledge, and the site provides a wealth of information, including:

·**"Why seniors face more risks."** New data from CDC show that risks start increasing at age 50. This web page explains why immune systems may become more vulnerable with age.

·**"What's a senior to eat?"** This page lists foods that seniors may want to avoid, such as raw or unpasteurized milk or uncooked alfalfa sprouts.

·**"To market to market:"** provides safe shopping tips.

·**"Four Simple Steps to Preparing Food at Home,"** and "Can Your Kitchen Pass the Food Safety Test," provide the basics along with a chart of recommended cooking temperatures.

In addition to all of this, the site provides food safety tips for prepared meals and eating out. Finally-another

sure-to-be-popular segment-food safety tips for grandparents taking care of young children.

The Food Safety Educator
Vol. 4, No. 2 1999

**5 FOOD SAFETY MEASURES YOU MAY NOT
HAVE THOUGHT OF**

MOST PEOPLE HAVE HEARD a lot about kitchen safety. But nearly 40 percent of them say they don't always have time to do the right thing, according to a recent American Dietetic Association survey.

We say you don't have time *not* to. A minute here and there to keep yourself and your utensils clean is a lot less time-consuming than being laid up for several days with nausea, diarrhea, or headaches from an onslaught of foodborne bacteria.

Here are five ways to keep food safe that you may not have been aware of:

1. Wash your hands *often*. You know to wash up after using the restroom or handling raw meat. But before preparing a meal, also wash if you've petted the dog, used the phone, taken out the garbage, or cleaned dirty dishes. Harmful bacteria from any of these sources could contaminate your food.

2. Wash your hands *thoroughly*. Experts estimate that many cases of foodborne illness could be eliminated if everyone used the right technique. Use warm, soapy water on the fronts and backs of your hands-up to your wrists. Don't forget to wash in between your fingers and under your nails. **3. Wash dishcloths and kitchen towels *often-on* the "hot" cycle.** Cold water might not kill all the bacteria.

4. Be sure clean dishes are fully dry before putting them away. Moisture trapped in a stack of dishes or pots and pans can make a good environment for bacterial growth.

5. Think of your meat thermometer as you would a safety belt. "When you get into a car, you automatically think to strap on a seat belt," says Joan Horbiak, RD, MPH, an American Dietetic Association home food safety expert. You should be automatic about using a meat thermometer, too, she says. It's the only sure indicator of whether meat has reached an internal temperature high enough to kill off dangerous bacteria. Cook steak to at least 145 degrees, hamburgers and pork to 160, and chicken to 170 (white meat) or 180 (dark meat).

Tufts Health & Nutrition
Letter - September 1999

ONE A DAY

Challenge yourself today to change just one thought from negative to positive. As you go through the day, be aware of your negative thoughts and select just one to turn around.

Is there someone of whom you've always held a negative opinion? Now's your chance to change that. Is there something you've always thought you could not do? Perhaps you'd like to

reconsider. Find just one of those negative thoughts. Then find a way to make it positive.

You are in control of your thoughts. Those negative, limiting thoughts which "come to you" are in reality coming from you. You have the power to change them. And when you do, great things can happen.

So give it a shot. Discover how readily you can change your thoughts, and how effective that can be. Just imagine what your world would look like if you changed only one negative thought each day. Think of the new perspectives you could gain, and of the opportunities that could open up for you.

Take the challenge today. Pay attention to your negative thoughts. Select just one and make it positive. Discover what an immediate and valuable difference it can make in your life and in your world.

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Note: GHF Members now receive motivation like this in their e-mail box each Monday morning!

DISCOVERIES AS WE GET OLDER

God grant me the "senility" to forget the people I never liked anyway, the good fortune to run into the ones I do, and the eyesight to tell the difference.

Now that I'm older, here's what I've discovered: I started out with nothing, I still have most of it.

My wild oats have turned to prunes and All Bran.

I finally got my head together, now my body is falling apart.

Funny, I don't remember being absent minded.

All reports are in. Life is now officially unfair.

If all is not lost, where is it?

It is easier to get older than it is to get wiser.

Some days you're the dog, some days you're the hydrant.

I wish the buck stopped here. I sure could use a few ...

It's hard to make a comeback when you haven't been anywhere.

Only time the world beats a path to your door is if you're in the bathroom.

If God wanted me to touch my toes, he would have put them on my knees.

When you're finally holding all the cards, why does everyone else decide to play chess?

It's not hard to meet expenses ... they're everywhere.

The only difference between a rut and a grave is the depth.

GARDENER'S CORNER

Many local residents believe that fall is the most beautiful time of year along the northern Gulf Coast. Clear days and lower humidity make for more enjoyable gardening activities.

During October and November watch for a burst of color along roadsides as many wildflowers bloom at this time of year. Watch for fall color, particularly in wetland areas and near creeks and river drainages. More hardwoods which yield fall color are found in these kind of areas. Florida red maple, blackgum, sweetgum and tulip poplar should start coloring up soon. On upland sites, turkey oak and wild persimmon are brilliant - if we get the right conditions.

October Tips:

■ Grow your own live oak trees. Collect acorns as soon as they fall and sort them, keeping only the heaviest ones. Plant them about 1 inch deep immediately, keep them moist and protect from squirrels. Live oak does not need special treatment such as chilling. Roots form in the fall, followed by shoot development next spring.

■ Plant seeds of these cool season (winter) vegetables: beets, broccoli, brussels sprouts, cabbage, carrots, cauliflower, Chinese cabbage, collards, kale, kohlrabi, leek, lettuce, mustard, onions, parsley, radish, spinach and turnips. Plants of some of these will be available at local garden supply outlets this fall. It is possible to harvest several weeks earlier when transplants are used, instead of seed.

■ Rake pine needles and use them as mulch in flower, vegetable and shrub beds. ■ If any fall lawn fertilization is done, be certain to avoid the use of high nitrogen containing products. Fertilizers which are relatively high in potassium (the last number on the analysis), and low in nitrogen and phosphorus are preferred.

■ Prepare for plantings of trees and woody shrubs during the fall and winter.

■ Make plans to protect tropical and subtropical plants. If practical, bring tender potted plants indoors when night temperatures creep into the 40s. Those planted in the ground can be protected by "mounding" at the base with pine needles, bark, leaves or sandy soil. Especially valuable specimens can be covered during extremely cold nights.

When is the First Frost?

I don't know! I am sometimes amused and confused to when reading statements like this: "For the first and last frost dates in your area, contact your local County Extension Agent."

True, because local agents live and work in the area and have a keen interest in how the weather affects crops and gardening, we should be a good source of this kind of information. Gulf Coast weather however is difficult to predict. Yogi Berra said, "predictions are hard to make - especially about the future".

That said, expect the first frost about the second or third week of November. During my 10 years in Santa Rosa County I have however, seen a "killing frost" as early as October 21 and as late as the first of the year.

A New Reference for Lakeside Dwellers

Living at the Lake - SP 247 is a new 182 page handbook for lakefront property owners. It is written by 3 well known limnologists (lake scientists).

It covers such topics as: what makes a good lake, wildlife, aquatic plants, selecting lakeside property, protecting the lake and regulations associated with lakefront living.

This is a "for sale" publication. It can be ordered by mail, by phone or online.

By mail:

IFAS Publications Distribution Center
University of Florida
PO Box 110011
Gainesville, Florida 32611-001

By Telephone: 1-800-226-1764

Online: <http://ems.ifas.ufl.edu/ForSale>

Note: The cost of this publication is \$15, but contact the publications center before ordering. There are shipping and handling charges.

Dan Mullins
Horticulture Agent

RECIPES

PEPPER BAKED POTATOES WITH CHICKEN

Makes: 8 servings

Ingredients:

4 potatoes, scrubbed
2 tsp. non/low-fat margarine
3/4 lbs. boneless skinless chicken breasts, cut

into one inch pieces
1 green pepper, cut into strips
1 onion, wedged
1 tsp. basil
8 oz. can cream of chicken soup (99% fat-free)
1/4 c. water

Directions:

Scrub potatoes and bake at 400°F for 60 minutes.
In a nonstick skillet, melt margarine over medium heat and sauté chicken until browned. Set chicken aside.

Sauté pepper, onion and basil in the same skillet for 3-4 minutes.

Add soup and water and bring to a boil. Add chicken, reduce heat to low and simmer for 5 minutes.

Split open potatoes and top with mixture.

NUTRITION INFORMATION PER SERVING:

Serving size: 1 potato with chicken
Calories: 350, Fat: 4.5g; Cholesterol: 40mg; Protein: 25g;
Carbohydrates: 55g; Fiber: 5g; Sodium: 210mg

APPLESAUCE-OATMEAL MUFFINS

1½c. all-purpose flour
1 c. uncooked old-fashioned oatmeal
½c. light or dark brown sugar
1¼ tsp. baking powder
1 tsp. baking soda
1 tsp. ground cinnamon
½tsp. ground nutmeg
½tsp. salt
1 large egg
½c. nonfat plain yogurt
¾c. unsweetened applesauce
½c. chopped pitted dates
½c. skim milk

1. Preheat oven to 350 degrees F. Spray muffin pans with nonstick cooking spray or use paper cupcake liners. Set aside.
2. In a large mixing bowl, stir together flour, oatmeal, brown sugar, baking powder, baking soda, cinnamon, nutmeg and salt. Set aside.
3. In a medium bowl, whisk together egg, yogurt, applesauce, dates and milk.
4. Pour liquid ingredients over dry ingredients. Stir with a wooden spoon or a rubber spatula just until blended; do not overmix.
5. Spoon batter into prepared muffin pans, filling each cup about three-fourths full. Bake until muffins are lightly browned and a toothpick inserted in center comes out clean, about 20 minutes. Cool for 5 minutes in pans. Turn out and cool on wire racks before serving.

PER MUFFIN: Calories: 98; Fat: 0.5g; Cholesterol: 12mg; Sodium: 176mg; Protein: 3g, Carbohydrate: 21g

Extension programs are open to all people without regard to race, color, sex, age, handicap or national origin.

The use of trade names in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.

Sincerely,

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C.H.E.
Extension Agent IV
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Santa Rosa County

LKB:etc